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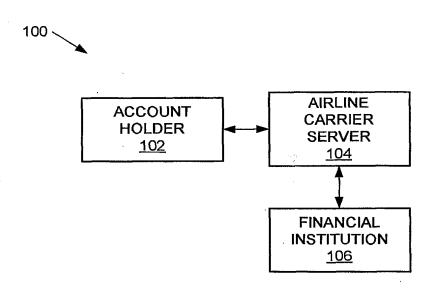
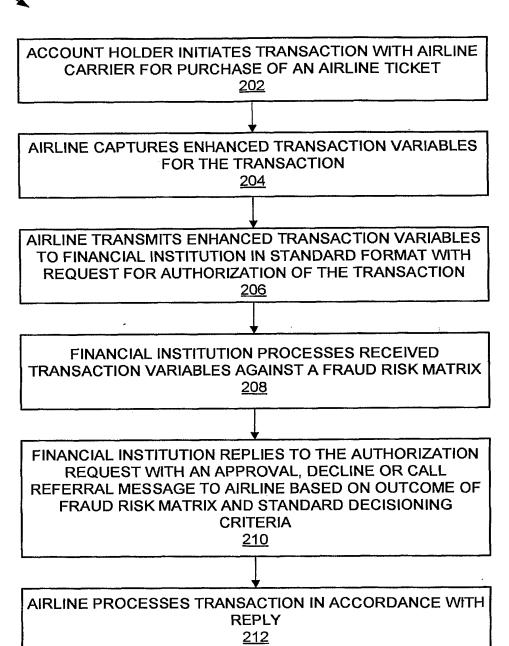


FIG. 1

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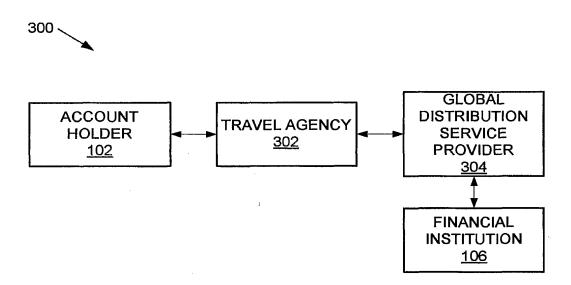


FIG. 3

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400 < ACCOUNT HOLDER INITIATES TRANSACTION WITH TRAVEL AGENCY FOR PURCHASE OF AN AIRLINE TICKET 402 TRAVEL AGENT CAPTURES ENHANCED TRANSACTION VARIABLES FOR THE TRANSACTION <u>404</u> TRAVEL AGENCY PROVIDES ENHANCED TRANSACTION VARIABLES FINANCIAL INSTITUTION VIA GLOBAL DISTRIBUTION SERVICE PROVIDER IN STANDARD FORMAT WITH REQUEST FOR AUTHORIZATION OF THE TRANSACTION 406 FINANCIAL INSTITUTION PROCESSES RECEIVED TRANSACTION VARIABLES AGAINST A FRAUD RISK MATRIX 408 FINANCIAL INSTITUTION REPLIES TO THE AUTHORIZATION REQUEST WITH AN APPROVAL, DECLINE OR CALL REFERRAL MESSAGE TO TRAVEL AGENCY BASED ON OUTCOME OF FRAUD RISK MATRIX AND STANDARD **DECISIONING CRITERIA** <u>410</u>

TRAVEL AGENCY PROCESSES TRANSACTION IN ACCORDANCE WITH REPLY 412